UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

WILLIAM C. MILLER, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/30/2014.
- 2) The plan was confirmed on 01/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C \S 1329 on 01/26/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/07/2014, 11/17/2015, 09/29/2016.
- 5) The case was completed on 08/27/2018.
- 6) Number of months from filing or conversion to last payment: <u>51</u>.
- 7) Number of months case was pending: <u>55</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,708.00.
- 10) Amount of unsecured claims discharged without full payment: \$43,512.35.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Total paid by or on behalf of the debtor(s)
Less amount refunded to debtor(s)

\$ 14,025.00 \$ 0.00

NET RECEIPTS

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 4,000.00
\$ 0.00
\$ 1,201.36

TOTAL EXPENSES OF ADMINISTRATION

\$ 5,201.36

\$ 14,025.00

Attorney fees paid and disclosed by debtor(s): \$ 0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
MOMA FUNDING LLC	Uns	1,965.00	2,054.89	2,054.89	6.31	0.00
CASE & DIGIAMBERARDINO PC	Lgl	0.00	4,000.00	4,000.00	4,000.00	0.00
PORTFOLIO RECOVERY	Uns	6,340.00	6,628.38	6,628.38	20.33	0.00
MOMA FUNDING LLC	Uns	1,321.00	1,373.14	1,373.14	4.21	0.00
CERASTES LLC	Uns	0.00	4,205.24	4,205.24	12.90	0.00
PORTFOLIO RECOVERY	Uns	5,553.00	6,220.77	6,220.77	19.08	0.00
PORTFOLIO RECOVERY	Uns	3,214.00	3,336.30	3,336.30	10.23	0.00
MET-ED	Uns	0.00	296.62	296.62	0.91	0.00
MOMA FUNDING LLC	Uns	0.00	470.76	470.76	1.44	0.00
CERASTES LLC	Uns	1,123.00	1,232.39	1,232.39	3.78	0.00
SYNCHRONY BANK	Uns	157.00	185.28	185.28	0.57	0.00
PORTFOLIO RECOVERY	Uns	911.00	1,204.63	1,204.63	3.69	0.00
WELLS FARGO BANK NEVADA NA	Uns	2,545.00	2,545.77	2,545.77	7.81	0.00
JP MORGAN CHASE BANK NA	Sec	71,691.22	74,590.26	0.00	0.00	0.00
JOHN A. DI GIAMBERARDINO, ESQ	Lgl	0.00	NA	NA	0.00	0.00
ACCOUNTS RECOVERY BUREAU,	Uns	200.00	NA	NA	0.00	0.00
BERKS SCHUYLKILL RESPIRATORY	Uns	449.00	NA	NA	0.00	0.00
PSECU	Sec	10,359.00	7,357.80	7,357.80	7,357.80	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PSECU	Uns	0.00	3,859.87	3,859.87	11.84	0.00
BORNEMANN HEALTH CORP	Uns	709.96	NA	NA	0.00	0.00
CAP1/BOSCV	Uns	4,033.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Uns	512.00	NA	NA	0.00	0.00
PFS GROUP	Uns	3,166.80	NA	NA	0.00	0.00
READING HEALTH SYSTEM	Uns	911.91	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Pri	1,300.00	1,362.68	1,362.68	1,362.68	0.00
UNITED STATES TREASURY (IRS)	Uns	0.00	18.80	18.80	0.06	0.00

Summary of Disbursements to Creditors:					
	Claim Allowed	Principal Paid	Interest Paid		
Secured Payments:					
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Secured	\$ 7,357.80	\$ 7,357.80	\$ 0.00		
TOTAL SECURED:	\$ 7,357.80	\$ 7,357.80	\$ 0.00		
Priority Unsecured Payments:					
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Priority	\$ 1,362.68	\$ 1,362.68	\$ 0.00		
TOTAL PRIORITY:	\$ 1,362.68	\$ 1,362.68	\$ 0.00		
GENERAL UNSECURED PAYMENTS:	\$ 33,632.84	\$ 103.16	\$ 0.00		

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 5,201.36 \$ 8,823.64
TOTAL DISBURSEMENTS:	\$ 14,025.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/07/2018 By: /s/ William C. Miller, Esq.

INTERIM STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.